

Dear Piedmont Community HealthCare Member:

Beginning July 1, 2003, Piedmont Community HealthCare will no longer be part of the Commonwealth of Virginia's State Health Benefits Program. This means that you must enroll in another health care plan to continue receiving health benefits for yourself and any covered dependents.

You will have the opportunity to select a new plan and make other allowable changes including membership levels during the annual open enrollment period beginning on April 15 and ending May 16. Changes made during open enrollment will be effective July 1, 2003.

The Commonwealth of Virginia is introducing COVA Care, the new statewide health benefits plan which replaces Key Advantage and Cost Alliance, effective July 1, 2003. The COVA Care plan includes basic dental benefits and there are three additional options you may purchase for an extra premium. The options are:

- Out-of-network benefits,
- Expanded dental benefits, and
- Vision, hearing and expanded dental benefits.

The only other health care plan participating in the State Health Benefits Program is Kaiser Permanente HMO, which is available in Northern Virginia only. Additional information on health benefit plans is available from your agency's Benefits Administrator. You may also find this information on the Department of Human Resource Management's Web site at <http://www.dhrm.state.va.us/>.

If you do not select a plan during open enrollment, you will automatically be enrolled in COVA Care with basic dental benefits beginning July 1, 2003. Once enrolled in COVA Care, your next opportunity to select additional COVA Care options (or Kaiser Permanente in Northern VA) will be the annual open enrollment in the spring of 2004. The automatic change in plan will not change the enrollment of family members.

Thank you for selecting Piedmont Community HealthCare to provide your health benefits. It has been our privilege to serve you.

Sincerely,

Cheryl F. Midkiff
Manager, Communications & Marketing